

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Williams, Ruby B	§	Case No. 06 B 02846
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/21/2006.

2) The plan was confirmed on 05/09/2006.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/01/2007.

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 07/16/2010.

6) Number of months from filing or conversion to last payment: 52.

7) Number of months case was pending: 55.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$18,965.00.

10) Amount of unsecured claims discharged without full payment: \$21,226.84.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$54,276.82
Less amount refunded to debtor	\$775.35

**NET RECEIPTS:** \$53,501.47

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,389.00
Court Costs	\$0
Trustee Expenses & Compensation	\$3,163.63
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,552.63

Attorney fees paid and disclosed by debtor \$300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$2,272.85	\$1,365.71	\$1,365.71	\$1,365.71	\$88.09
Internal Revenue Service	Priority	\$14,000.00	\$14,239.15	\$14,239.15	\$14,239.15	\$1,255.03
Internal Revenue Service	Secured	\$9,379.82	NA	NA	\$0	\$0
Internal Revenue Service	Secured	NA	\$9,379.82	\$9,379.82	\$9,379.82	\$0
Ameritech	Unsecured	\$260.00	NA	NA	\$0	\$0
Applied Card System	Unsecured	\$0	NA	NA	\$0	\$0
Applied Card System	Unsecured	\$0	NA	NA	\$0	\$0
AT&T Broadband	Unsecured	\$190.00	NA	NA	\$0	\$0
Beneficial	Unsecured	\$0	NA	NA	\$0	\$0
Beneficial	Unsecured	\$4,626.13	NA	NA	\$0	\$0
Best Buy	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$448.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$505.00	NA	NA	\$0	\$0
CitiMortgage Inc	Unsecured	\$0	NA	NA	\$0	\$0
Cross Country Bank	Unsecured	\$3,349.48	NA	NA	\$0	\$0
Direct Loan Servicer	Unsecured	\$8,089.87	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$2,450.60	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECast Settlement Corp	Unsecured	\$0	\$2,259.34	\$2,259.34	\$2,259.34	\$585.97
ECast Settlement Corp	Unsecured	\$215.46	\$215.46	\$215.46	\$215.46	\$56.43
First of America Bank	Unsecured	\$1,730.70	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
General Motors Acceptance Corp	Unsecured	\$0	NA	NA	\$0	\$0
Great American Finance Company	Unsecured	\$0	NA	NA	\$0	\$0
Great American Finance Company	Unsecured	\$0	NA	NA	\$0	\$0
Household Bank FSB	Unsecured	\$466.83	NA	NA	\$0	\$0
HSBC Bank USA	Unsecured	\$517.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$1,357.78	\$1,357.78	\$1,357.78	\$345.07
Internal Revenue Service	Unsecured	NA	\$2,185.29	\$2,185.29	\$2,185.29	\$566.55
J C Penney National Bank	Unsecured	\$0	NA	NA	\$0	\$0
J C Penney National Bank	Unsecured	\$0	NA	NA	\$0	\$0
J C Penney National Bank	Unsecured	\$2,765.10	NA	NA	\$0	\$0
MBNA America	Unsecured	\$1,641.84	NA	NA	\$0	\$0
Mercy Hospital	Unsecured	\$170.00	NA	NA	\$0	\$0
Monogram Bank	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$704.00	\$1,195.29	\$1,195.29	\$1,195.29	\$310.02
Providian Bancorp	Unsecured	\$0	NA	NA	\$0	\$0
Providian National Bank	Unsecured	\$2,259.34	NA	NA	\$0	\$0
Radiological Physicians	Unsecured	\$52.00	NA	NA	\$0	\$0
South Division Credit Union	Unsecured	\$0	NA	NA	\$0	\$0
Specialized Management Consultants	Unsecured	\$765.63	\$466.83	\$466.83	\$466.83	\$121.24
Spiegel	Unsecured	\$1,742.00	NA	NA	\$0	\$0
Spiegel	Unsecured	\$1,641.84	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$7,964.00	\$9,493.60	\$9,493.60	\$9,493.60	\$2,462.17
Village of Burnham	Unsecured	\$0	NA	NA	\$0	\$0
Zales	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$9,379.82	\$9,379.82	\$0
<b>TOTAL SECURED:</b>	\$9,379.82	\$9,379.82	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$15,604.86	\$15,604.86	\$1,343.12
<b>TOTAL PRIORITY:</b>	\$15,604.86	\$15,604.86	\$1,343.12
<b>GENERAL UNSECURED PAYMENTS:</b>	\$17,173.59	\$17,173.59	\$4,447.45

**Disbursements:**

Expenses of Administration	\$5,552.63	
Disbursements to Creditors	\$47,948.84	
<b>TOTAL DISBURSEMENTS:</b>		\$53,501.47

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 5, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.